

Information to identify the case:

Debtor 1	<u>John Considine</u>	Social Security number or ITIN	xxx-xx-8825
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Christa Considine</u>	Social Security number or ITIN	xxx-xx-9511
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-17178-VFP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John Considine

Christa Considine

1/17/23

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
John Considine
Christa Considine
Debtors

Case No. 17-17178-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jan 18, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 20, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ John Considine, Christa Considine, 125 NE, 7th Terr, Cape Coral, FL 33909-1933
516757283	Advocare Aerosty ENT Assoc, 400 Valley Rd # 105, Mount Arlington, NJ 07856-2316
516757291	CSG, PO Box 21490, Philadelphia, PA 19141-0490
516757292	First Financial Asset Mgmt, IN, PO Box 901, Fort Mill, SC 29716-0901
516757293	GC Services Limited Partnership, PO Box 3026, Houston, TX 77253-3026
516757302	NCO Financial Systems, Inc., PO Box 12100, Trenton, NJ 08650-2100
516757304	Region Oil, 15 Richboynton Rd # 1, Dover, NJ 07801-2649
516895506	+ Santander Consumer USA Inc., an Illinois corporati, P.O. Box 961278, Fort Worth, TX 76161-0278
516757308	State of New Jersey, N.J. Division of Taxation Bankruptcy Sec, PO Box 245, Trenton, NJ 08695-0245

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 18 2023 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 18 2023 20:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516757284	Email/PDF: bncnotices@becket-lee.com	Jan 18 2023 20:55:17	American Express, PO Box 1270, Newark, NJ 07101-1270
516954310	Email/PDF: bncnotices@becket-lee.com	Jan 18 2023 20:54:49	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516757285	Email/Text: BANKRUPTCY@ASSETACCEPTANCE.COM	Jan 18 2023 20:46:00	Asset Acceptance, LLC, PO Box 1630, Warren, MI 48090-1630
516757286	EDI: BANKAMER.COM	Jan 19 2023 01:44:00	Bank of America/ FIA CARD SERVICES, ATTN: BANKRUPTCY NC4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012
516757289	EDI: CAPITALONE.COM	Jan 19 2023 01:44:00	Capital One Bank USA N, 15000 Capital One Dr, Richmond, VA 23238-1119
516757287	EDI: CAPITALONE.COM	Jan 19 2023 01:44:00	Capital One, Attn: Bankruptcy Department, PO Box 30285, Salt Lake City, UT 84130-0285
516757288	EDI: CAPITALONE.COM	Jan 19 2023 01:44:00	Capital One, Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
516933932	Email/PDF: bncnotices@becket-lee.com	Jan 18 2023 20:55:14	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516757290	Email/Text: enotifications@santanderconsumerusa.com	Jan 18 2023 20:46:00	Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275

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517491575	Email/Text: ECMCBKNotices@ecmc.org	Jan 18 2023 20:46:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
517491576	Email/Text: ECMCBKNotices@ecmc.org	Jan 18 2023 20:46:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408, ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
516757294	EDI: LCIICSYSTEM	Jan 19 2023 01:44:00	IC System, 444 Highway 96 E, Saint Paul, MN 55127-2557
516757295	EDI: IRS.COM	Jan 19 2023 01:44:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
516757296	Email/Text: PBNCNotifications@perituservices.com	Jan 18 2023 20:45:00	Kohls/Capital One, Kohls Credit, PO Box 3043, Milwaukee, WI 53201-3043
516757297	^ MEBN	Jan 18 2023 20:43:11	Mercantile, 165 Lawrence Bell Dr, Williamsville, NY 14221-7900
516757298	Email/Text: bankruptcydpt@mcmcg.com	Jan 18 2023 20:46:00	Midland Credit Management, Inc, PO Box 2121, Warren, MI 48090-2121
516997383	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 18 2023 20:46:00	Midland Credit Management, Inc. as agent for, Asset Acceptance LLC, Po Box 2036, Warren MI 48090-2036
516757301	Email/Text: bankruptcydepartment@tsico.com	Jan 18 2023 20:46:00	NCO Financial Systems, Inc., PO Box 15760, Wilmington, DE 19850-5760
516757300	EDI: NAVIENTFKASMSERV.COM	Jan 19 2023 01:44:00	Navient, Attn: Bankruptcy, PO Box 9500, Wilkes Barre, PA 18773-9500
516757299	EDI: NAVIENTFKASMSERV.COM	Jan 19 2023 01:44:00	Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
516803748	+ Email/Text: bncnotifications@pheaa.org	Jan 18 2023 20:45:00	Navient Solutions, LLC on behalf of, PHEAA, PO BOX 8147, Harrisburg, PA 17105-8147
517286077	Email/Text: peritus@ebn.phinsolutions.com	Jan 18 2023 20:46:00	PERITUS PORTFOLIO SERVICES II, LLC, LLC/Wollemi Ac, PO BOX 141419, Irving, Tx 75014-1419
517286078	Email/Text: peritus@ebn.phinsolutions.com	Jan 18 2023 20:46:00	PERITUS PORTFOLIO SERVICES II, LLC, LLC/Wollemi Ac, PO BOX 141419, Irving, Tx 75014-1419, PERITUS PORTFOLIO SERVICES II, LLC, LLC/, PO BOX 141419, Irving, Tx 75014-1419
516757303	Email/Text: RASEBN@raslg.com	Jan 18 2023 20:45:00	RAS Citron, LLC, 130 Clinton Rd Ste 202, Fairfield, NJ 07004-2927
516757305	Email/Text: enotifications@santanderconsumerusa.com	Jan 18 2023 20:46:00	Santander Consumer USA, PO Box 961275, Fort Worth, TX 76161-0275
516757306	Email/Text: bkelectronicnoticecourtmail@computershare.com	Jan 18 2023 20:45:00	Specialized Loan Servi, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386
516757307	Email/Text: bkelectronicnoticecourtmail@computershare.com	Jan 18 2023 20:45:00	Specialized Loan Servicing/SIs, Attn: Bankruptcy, PO Box 636005, Littleton, CO 80163-6005
516915732	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jan 18 2023 20:45:00	U.S. Bank National Association, Trustee(See 410), c/o Specialized Loan Servicing, LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

District/off: 0312-2

User: admin

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NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 20, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2023 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor U.S. ROF III Legal Title Trust 2015-1 by U.S. Bank National Association, as Legal Title Trustee bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor U.S. ROF III Legal Title Trust 2015-1 by U.S. Bank National Association, as Legal Title Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Scott J. Goldstein	on behalf of Debtor John Considine sjg@sgoldsteinlaw.com g31979@notify.cincompass.com;goldstein.scottb107612@notify.bestcase.com;LawOfficesofScottJGoldsteinLLC@jubileebk.net
Scott J. Goldstein	on behalf of Joint Debtor Christa Considine sjg@sgoldsteinlaw.com g31979@notify.cincompass.com;goldstein.scottb107612@notify.bestcase.com;LawOfficesofScottJGoldsteinLLC@jubileebk.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6